

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re:	Case No. 09-01212
VESHANE K HARMON	
Debtor(s)	

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/16/2009.
- 2) The plan was confirmed on 04/24/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 07/09/2010.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 04/27/2010.
- 5) The case was completed on 01/22/2014.
- 6) Number of months from filing to last payment: 60.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$5,210.00.
- 10) Amount of unsecured claims discharged without payment: \$11,806.25.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$33,221.02
Less amount refunded to debtor	\$289.83

<b>NET RECEIPTS:</b>	<b>\$32,931.19</b>
----------------------	--------------------

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,474.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,518.51
Other	\$0.00

<b>TOTAL EXPENSES OF ADMINISTRATION:</b>	<b>\$4,992.51</b>
--	-------------------

Attorney fees paid and disclosed by debtor:	\$26.00
---	---------

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICARECOV	Unsecured	157.00	NA	NA	0.00	0.00
CHASE AUTOMOTIVE FINANCE COR	Secured	17,283.00	17,283.00	17,283.00	17,283.00	1,886.16
CHASE AUTOMOTIVE FINANCE COR	Unsecured	NA	0.25	0.25	0.03	0.00
CREDIT MANAGEMENT SERVICES	Unsecured	519.00	NA	NA	0.00	0.00
DIRECTV	Unsecured	275.00	NA	NA	0.00	0.00
EAST BAY FUNDING	Unsecured	NA	510.00	510.00	51.00	0.00
EAST BAY FUNDING	Unsecured	480.00	480.00	480.00	48.00	0.00
EASTSIDE LENDERS	Unsecured	415.00	NA	NA	0.00	0.00
ENHANCED RECOVERY CORP	Unsecured	301.00	NA	NA	0.00	0.00
H&F LAW	Unsecured	50.00	NA	NA	0.00	0.00
ILLINOIS DEPT OF REVENUE	Unsecured	NA	0.00	0.00	0.00	0.00
ILLINOIS TITLE LOANS	Secured	2,279.00	2,279.00	2,279.00	2,279.00	0.00
IMPACT CASH USA INC	Unsecured	475.00	475.00	475.00	47.50	0.00
INTERNAL REVENUE SERVICE	Unsecured	10,032.96	1,759.72	1,759.72	194.97	0.00
INTERNAL REVENUE SERVICE	Priority	1,718.64	5,907.55	5,907.55	5,907.55	0.00
LOAN SHOP	Unsecured	300.00	NA	NA	0.00	0.00
LOYOLA UNIVERSITY HEALTH SYS	Unsecured	253.00	NA	NA	0.00	0.00
MIDLAND CREDIT MGMT	Unsecured	861.00	860.75	860.75	86.08	0.00
MIDLAND FUNDING LLC	Unsecured	792.00	792.50	792.50	79.25	0.00
MUNICIPAL COLLECTIONS OF AMER	Unsecured	1,000.00	1,250.00	1,250.00	0.00	0.00
NICOR GAS	Unsecured	678.00	NA	NA	0.00	0.00
PARAGON WAY	Unsecured	366.45	NA	NA	0.00	0.00
PARAGON WAY	Unsecured	366.00	NA	NA	0.00	0.00
PAYDAY LOAN STORE	Unsecured	462.15	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	390.00	389.90	389.90	38.99	0.00
SHORT TERM LOAN	Unsecured	475.00	371.50	371.50	37.15	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
TCF BANK	Unsecured	1,018.00	NA	NA	0.00	0.00
TCF BANK	Unsecured	339.00	NA	NA	0.00	0.00
TURNER ACCEPTANCE CORP	Secured	NA	0.00	0.00	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	NA	0.00	0.00	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$19,562.00	\$19,562.00	\$1,886.16
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$19,562.00</b>	<b>\$19,562.00</b>	<b>\$1,886.16</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$5,907.55	\$5,907.55	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$5,907.55</b>	<b>\$5,907.55</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$6,889.62</b>	<b>\$582.97</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$4,992.51</u>
Disbursements to Creditors	<u>\$27,938.68</u>

<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$32,931.19</u></b>
------------------------------	---------------------------

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/03/2014

By: /s/ Glenn Stearns

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.